

03/28/2011

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2010 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
35-Total All Lines**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	176	STATE FARM GRP	52,378,166,087	51,792,739,804	69.81	72.59	10.88	10.88
2	212	ZURICH INS GRP	27,442,023,829	27,715,020,480	52.42	57.43	5.70	16.58
3	8	ALLSTATE INS GRP	25,863,277,263	25,968,280,732	60.32	63.37	5.37	21.95
4	12	AMERICAN INTL GRP	25,424,443,037	25,815,469,225	76.90	86.93	5.28	27.24
5	111	LIBERTY MUT GRP	25,318,186,897	24,891,871,628	58.78	63.40	5.26	32.50
6	3548	TRAVELERS GRP	21,541,288,717	21,364,989,803	47.29	53.29	4.48	36.97
7	31	BERKSHIRE HATHAWAY GRP	16,560,343,777	16,387,884,915	61.99	66.10	3.44	40.41
8	140	NATIONWIDE CORP GRP	14,875,571,991	15,055,071,757	57.56	60.08	3.09	43.50
9	155	PROGRESSIVE GRP	14,699,900,743	14,519,077,803	60.96	62.49	3.05	46.56
10	200	UNITED SERV AUTOMOBILE ASSN GRP	11,235,772,281	10,968,314,661	62.95	64.75	2.33	48.89
11	91	HARTFORD FIRE & CAS GRP	10,370,367,151	10,409,931,068	53.63	59.57	2.15	51.04
12	38	CHUBB & SON INC GRP	9,330,464,247	9,342,041,014	43.74	51.81	1.94	52.98
13	626	ACE LTD GRP	8,166,828,128	7,973,884,626	49.90	56.76	1.70	54.68
14	218	CNA INS GRP	7,848,240,005	7,330,691,136	52.38	62.41	1.63	56.31
15	473	AMERICAN FAMILY INS GRP	5,594,102,782	5,601,727,359	59.58	60.83	1.16	57.47
16	761	ALLIANZ INS GRP	5,392,362,014	5,601,401,281	49.55	55.98	1.12	58.59
17	280	AUTO OWNERS GRP	4,673,177,949	4,564,089,280	68.27	72.06	0.97	59.56
18	796	QBE INS GRP	4,273,716,597	4,158,496,457	45.53	52.36	0.89	60.45
19	213	ERIE INS GRP	4,034,553,043	3,938,582,879	61.27	64.61	0.84	61.29
20	19	ASSURANT INC GRP	3,801,832,802	3,764,747,122	26.68	26.84	0.79	62.08
21	84	AMERICAN FINANCIAL GRP	3,418,671,451	3,568,471,078	37.72	42.99	0.71	62.79
22	98	WR BERKLEY CORP GRP	3,285,287,431	3,295,974,249	52.09	58.91	0.68	63.47
23	244	CINCINNATI FIN GRP	3,123,542,530	3,082,327,621	53.94	58.94	0.65	64.12
24	88	THE HANOVER INS GRP	3,090,787,116	2,972,559,438	57.19	60.73	0.64	64.76
25	150	OLD REPUBLIC GRP	3,067,170,436	3,120,206,376	80.65	87.34	0.64	65.40
		INDUSTRY TOTAL	481,366,363,911	479,623,393,307	59.25	64.22	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

NOTE: Based on filings received by March 28, 2011, an estimated 98.2% of Property/Casualty filings have been received.

Additional information can be found on the Actuarial and Statistical Dept. Webpage at http://www.naic.org/actuarial_statistical_dept

03/28/2011

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2010 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
04-Homeowners Multiple Peril**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	176	STATE FARM GRP	15,672,280,786	15,260,547,590	63.22	64.87	21.88	21.88
2	8	ALLSTATE INS GRP	6,865,831,932	6,835,433,413	64.55	66.40	9.59	31.47
3	212	ZURICH INS GRP	4,703,100,186	4,880,472,927	53.51	55.64	6.57	38.03
4	111	LIBERTY MUT GRP	3,729,987,145	3,602,879,670	58.70	60.66	5.21	43.24
5	3548	TRAVELERS GRP	3,295,031,222	3,187,390,046	59.07	60.13	4.60	47.84
6	200	UNITED SERV AUTOMOBILE ASSN GRP	3,175,416,239	3,065,619,377	57.72	58.77	4.43	52.28
7	140	NATIONWIDE CORP GRP	2,832,201,141	2,884,628,761	64.55	65.95	3.95	56.23
8	38	CHUBB & SON INC GRP	1,763,926,385	1,764,179,277	57.12	58.35	2.46	58.69
9	473	AMERICAN FAMILY INS GRP	1,514,842,613	1,486,311,788	72.55	72.35	2.12	60.81
10	10064	CITIZENS PROP INS CORP	1,156,647,315	965,072,025	45.19	48.18	1.61	62.42
11	91	HARTFORD FIRE & CAS GRP	1,128,597,107	1,129,252,479	75.04	77.18	1.58	64.00
12	12	AMERICAN INTL GRP	1,079,226,635	719,907,087	37.67	39.98	1.51	65.51
13	280	AUTO OWNERS GRP	953,286,176	914,571,597	90.61	92.55	1.33	66.84
14	241	METROPOLITAN GRP	901,561,567	880,073,090	58.70	59.33	1.26	68.10
15	213	ERIE INS GRP	853,682,946	819,567,732	82.90	85.79	1.19	69.29
16	4663	UNIVERSAL INS HOLDING GRP	615,951,002	566,922,292	28.21	30.73	0.86	70.15
17	50	COUNTRY INS & FIN SERV GRP	614,781,683	595,836,586	67.82	69.08	0.86	71.01
18	761	ALLIANZ INS GRP	609,415,975	631,853,124	58.19	59.79	0.85	71.86
19	1278	CALIFORNIA STATE AUTO GRP	550,060,311	529,629,882	58.60	60.76	0.77	72.63
20	1318	AUTO CLUB ENTERPRISES INS GRP	520,674,318	489,158,675	53.14	56.11	0.73	73.35
21	88	THE HANOVER INS GRP	513,929,121	507,380,471	59.70	61.05	0.72	74.07
22	28	AMICA MUT GRP	461,947,124	445,087,237	52.29	53.96	0.64	74.72
23	361	MUNICH RE GRP	437,932,260	416,869,228	43.69	44.10	0.61	75.33
24	55	AUTOMOBILE CLUB MI GRP	394,046,311	380,981,602	72.28	75.48	0.55	75.88
25	1344	ARX HOLDING CORP GRP	393,083,122	356,534,101	36.00	37.64	0.55	76.43
		INDUSTRY TOTAL	71,621,609,370	69,745,260,665	60.39	62.18	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

NOTE: Based on filings received by March 28, 2011, an estimated 98.2% of Property/Casualty filings have been received.

Additional information can be found on the Actuarial and Statistical Dept. Webpage at http://www.naic.org/actuarial_statistical_dept

03/28/2011

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2010 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
11-Medical Professional Liability**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	1210	MLMIC GRP	760,198,735	764,074,194	59.63	75.79	7.21	7.21
2	31	BERKSHIRE HATHAWAY GRP	723,367,932	702,813,923	36.65	56.40	6.86	14.08
3	831	DOCTORS CO GRP	694,678,394	701,926,030	2.05	13.36	6.59	20.67
4	2698	PROASSURANCE CORP GRP	561,121,016	567,702,024	19.38	34.16	5.32	25.99
5	218	CNA INS GRP	514,192,354	507,072,784	20.66	37.85	4.88	30.87
6	12	AMERICAN INTL GRP	466,136,506	489,242,989	37.89	60.58	4.42	35.30
7	41467	PHYSICIANS RECIP INSURERS	389,502,744	376,345,551	47.53	88.83	3.70	38.99
8	1154	PROMUTUAL GRP	382,720,970	378,806,133	43.64	56.76	3.63	42.62
9	2358	ISMIE GRP	306,929,778	311,856,396	41.13	68.34	2.91	45.54
10	413	MAG MUT INS GRP	287,723,669	289,003,440	32.75	53.53	2.73	48.27
11	1282	NORCAL GRP	240,513,742	242,194,401	30.79	57.15	2.28	50.55
12	10697	MCIC VT INC RRG	210,651,030	210,651,030	88.91	99.87	2.00	52.55
13	33049	STATE VOLUNTEER MUT INS CO	192,477,299	211,620,381	-9.50	5.62	1.83	54.37
14	1272	FPIC INS GRP	190,456,568	193,732,458	24.91	55.86	1.81	56.18
15	30317	HOSPITALS INS CO INC	171,786,200	170,008,775	83.58	102.39	1.63	57.81
16	3239	ALLIED WORLD ASSUR HOLDING GRP	168,769,176	160,838,790	40.71	56.57	1.60	59.41
17	377	MEDICAL INS OF MD GRP	153,493,265	149,381,005	22.21	38.05	1.46	60.87
18	212	ZURICH INS GRP	141,508,876	151,028,772	21.51	32.85	1.34	62.21
19	32832	MUTUAL INS CO OF AZ	141,091,808	145,791,925	21.47	31.12	1.34	63.55
20	16942	MMIC INS INC	128,800,538	125,960,827	47.26	66.15	1.22	64.77
21	184	MEDICAL INS GRP	118,732,909	122,717,319	5.30	18.44	1.13	65.90
22	98	WR BERKLEY CORP GRP	114,762,671	113,189,924	36.42	51.80	1.09	66.99
23	10341	CONTROLLED RISK INS CO OF VT RRG	108,878,946	108,878,946	24.40	38.95	1.03	68.02
24	626	ACE LTD GRP	108,420,549	108,543,990	38.37	53.75	1.03	69.05
25	785	MARKEL CORP GRP	106,658,616	108,495,136	20.05	29.25	1.01	70.06
		INDUSTRY TOTAL	10,538,606,182	10,498,902,619	32.96	51.08	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

NOTE: Based on filings received by March 28, 2011, an estimated 98.2% of Property/Casualty filings have been received.

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03/28/2011

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2010 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
16-Workers' Compensation**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	111	LIBERTY MUT GRP	4,073,004,452	4,093,261,632	79.02	87.18	10.29	10.29
2	12	AMERICAN INTL GRP	3,592,523,834	3,670,293,953	122.68	139.00	9.07	19.36
3	3548	TRAVELERS GRP	2,817,805,824	2,747,157,728	58.65	69.43	7.12	26.47
4	91	HARTFORD FIRE & CAS GRP	2,643,720,696	2,542,041,104	58.66	64.10	6.68	33.15
5	212	ZURICH INS GRP	2,424,356,204	2,406,232,009	90.52	102.35	6.12	39.27
6	36102	STATE INS FUND	1,309,759,096	1,307,817,326	88.11	90.79	3.31	42.58
7	35076	STATE COMPENSATION INS FUND	1,140,202,785	1,154,353,554	75.02	78.39	2.88	45.46
8	626	ACE LTD GRP	1,065,569,803	1,078,606,202	55.10	61.34	2.69	48.15
9	150	OLD REPUBLIC GRP	852,764,456	884,426,610	79.01	88.76	2.15	50.30
10	218	CNA INS GRP	845,170,751	838,374,559	82.90	89.61	2.13	52.44
11	572	BCBS OF MI GRP	749,285,810	771,907,065	77.26	82.96	1.89	54.33
12	38	CHUBB & SON INC GRP	736,296,857	699,220,575	50.29	51.52	1.86	56.19
13	98	WR BERKLEY CORP GRP	680,644,800	682,036,607	59.19	63.32	1.72	57.91
14	158	FAIRFAX FIN GRP	636,250,196	632,279,189	62.26	69.83	1.61	59.52
15	22945	TEXAS MUT INS CO	596,191,245	618,714,166	53.40	55.46	1.51	61.02
16	31	BERKSHIRE HATHAWAY GRP	473,812,847	411,936,395	44.00	49.75	1.20	62.22
17	2538	AMTRUST GMACI MAIDEN GRP	470,024,955	460,492,167	53.56	61.20	1.19	63.40
18	708	NEW JERSEY MANUFACTURERS GRP	379,301,598	376,952,823	65.51	71.87	0.96	64.36
19	41190	PINNACOL ASSUR	330,530,692	328,494,759	69.51	66.58	0.83	65.20
20	36196	SAIF CORP	327,373,483	331,673,858	98.62	99.45	0.83	66.02
21	244	CINCINNATI FIN GRP	324,499,262	325,742,004	77.95	84.59	0.82	66.84
22	3363	EMPLOYERS HOLDINGS GRP	319,773,096	328,164,712	42.84	48.10	0.81	67.65
23	796	QBE INS GRP	317,096,314	277,433,496	47.26	54.74	0.80	68.45
24	84	AMERICAN FINANCIAL GRP	305,780,783	302,209,913	53.73	61.48	0.77	69.22
25	280	AUTO OWNERS GRP	302,252,421	306,030,104	82.39	88.91	0.76	69.99
		INDUSTRY TOTAL	39,598,620,408	39,590,201,080	73.00	80.99	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

NOTE: Based on filings received by March 28, 2011, an estimated 98.2% of Property/Casualty filings have been received.

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03/28/2011

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2010 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
17.1,17.2,18-Other Liability**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	12	AMERICAN INTL GRP	6,894,528,330	7,545,579,180	105.90	125.04	14.23	14.23
2	212	ZURICH INS GRP	3,025,267,769	3,065,559,128	42.21	57.98	6.25	20.48
3	3548	TRAVELERS GRP	2,944,425,001	2,991,685,066	27.07	40.68	6.08	26.56
4	38	CHUBB & SON INC GRP	2,696,228,149	2,726,612,886	37.09	59.12	5.57	32.13
5	626	ACE LTD GRP	2,478,795,278	2,462,842,485	62.09	78.09	5.12	37.24
6	218	CNA INS GRP	2,322,861,501	2,330,352,744	42.69	62.28	4.80	42.04
7	111	LIBERTY MUT GRP	2,090,329,214	2,067,596,674	57.71	71.81	4.32	46.35
8	1285	XL AMER GRP	1,374,501,407	1,455,063,441	54.29	67.37	2.84	49.19
9	140	NATIONWIDE CORP GRP	1,364,516,399	1,350,762,816	45.03	52.60	2.82	52.01
10	98	WR BERKLEY CORP GRP	947,366,056	938,017,044	42.56	53.98	1.96	53.96
11	91	HARTFORD FIRE & CAS GRP	936,429,300	956,702,470	23.14	52.14	1.93	55.90
12	761	ALLIANZ INS GRP	832,815,374	874,736,093	86.94	106.45	1.72	57.62
13	176	STATE FARM GRP	791,277,407	778,706,835	52.20	54.61	1.63	59.25
14	84	AMERICAN FINANCIAL GRP	781,613,901	801,685,338	12.82	20.57	1.61	60.86
15	3416	AXIS CAPITAL GRP	729,056,242	713,699,518	58.43	64.89	1.51	62.37
16	984	HCC INS HOLDINGS GRP	634,376,223	664,256,249	52.59	67.94	1.31	63.68
17	1279	ARCH INS GRP	602,074,067	615,951,745	72.14	78.33	1.24	64.92
18	31	BERKSHIRE HATHAWAY GRP	573,091,891	585,495,262	44.47	51.60	1.18	66.11
19	244	CINCINNATI FIN GRP	565,853,665	561,964,853	33.07	41.06	1.17	67.27
20	677	PHILADELPHIA CONSOLIDATED HOLDING GR	534,755,843	513,573,228	46.65	54.23	1.10	68.38
21	3239	ALLIED WORLD ASSUR HOLDING GRP	460,705,028	438,695,728	33.46	54.72	0.95	69.33
22	501	ALLEGHANY GRP	457,483,284	481,823,488	46.94	56.89	0.94	70.27
23	785	MARKEL CORP GRP	455,228,327	462,204,036	33.84	40.47	0.94	71.21
24	158	FAIRFAX FIN GRP	434,389,614	439,200,133	56.26	82.51	0.90	72.11
25	457	ARGONAUT GRP	393,074,092	431,338,473	48.22	65.47	0.81	72.92
		INDUSTRY TOTAL	48,436,701,957	49,106,782,251	54.26	69.77	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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03/28/2011

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2010 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
Total Private Passenger Auto**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	176	STATE FARM GRP	31,132,668,751	30,995,853,665	76.29	79.54	18.68	18.68
2	8	ALLSTATE INS GRP	16,987,897,730	17,087,167,664	59.83	63.01	10.19	28.87
3	31	BERKSHIRE HATHAWAY GRP	14,179,672,813	13,974,589,067	65.06	67.97	8.51	37.37
4	155	PROGRESSIVE GRP	12,845,460,819	12,634,370,185	62.01	63.38	7.71	45.08
5	212	ZURICH INS GRP	9,943,801,644	10,061,579,111	54.87	56.54	5.97	51.05
6	111	LIBERTY MUT GRP	7,500,757,969	7,184,093,714	58.04	60.51	4.50	55.55
7	200	UNITED SERV AUTOMOBILE ASSN GRP	7,268,980,092	7,148,060,407	68.44	70.72	4.36	59.91
8	140	NATIONWIDE CORP GRP	7,037,229,116	7,132,562,935	60.39	61.66	4.22	64.13
9	3548	TRAVELERS GRP	3,512,489,404	3,436,660,494	57.45	60.17	2.11	66.24
10	473	AMERICAN FAMILY INS GRP	3,227,717,965	3,251,822,483	55.51	57.71	1.94	68.17
11	91	HARTFORD FIRE & CAS GRP	2,517,299,628	2,579,421,485	63.02	64.21	1.51	69.68
12	1318	AUTO CLUB ENTERPRISES INS GRP	2,098,093,457	2,070,935,191	55.34	57.72	1.26	70.94
13	660	MERCURY GEN GRP	2,068,673,472	2,074,122,222	58.19	63.49	1.24	72.18
14	241	METROPOLITAN GRP	2,032,921,853	2,008,251,764	58.74	60.36	1.22	73.40
15	213	ERIE INS GRP	1,952,343,132	1,909,076,617	59.30	61.25	1.17	74.57
16	1278	CALIFORNIA STATE AUTO GRP	1,764,887,098	1,761,972,524	58.79	60.20	1.06	75.63
17	280	AUTO OWNERS GRP	1,499,988,309	1,442,007,055	72.82	75.42	0.90	76.53
18	411	MAPFRE INS GRP	1,465,462,487	1,420,462,383	65.44	68.09	0.88	77.41
19	55	AUTOMOBILE CLUB MI GRP	1,379,002,989	1,373,369,505	90.34	92.21	0.83	78.24
20	215	UNITRIN GRP	1,225,838,964	1,270,256,326	65.69	67.38	0.74	78.97
21	2538	AMTRUST GMACI MAIDEN GRP	1,041,744,819	1,048,604,955	67.32	68.14	0.62	79.60
22	88	THE HANOVER INS GRP	1,002,111,813	1,010,051,534	71.27	72.95	0.60	80.20
23	12	AMERICAN INTL GRP	997,123,641	984,281,611	57.83	62.15	0.60	80.80
24	50	COUNTRY INS & FIN SERV GRP	991,599,112	988,979,508	62.06	63.70	0.59	81.39
25	1129	WHITE MOUNTAINS GRP	986,614,391	984,131,000	64.02	66.65	0.59	81.98
		INDUSTRY TOTAL	166,691,511,696	165,480,478,630	64.72	67.27	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

NOTE: Based on filings received by March 28, 2011, an estimated 98.2% of Property/Casualty filings have been received.

Additional information can be found on the Actuarial and Statistical Dept. Webpage at http://www.naic.org/actuarial_statistical_dept

03/28/2011

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2010 TOP 25 GROUPS AND COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
Total Commercial Auto**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	3548	TRAVELERS GRP	1,976,227,339	1,993,849,545	50.76	54.98	8.36	8.36
2	111	LIBERTY MUT GRP	1,598,403,473	1,630,082,214	51.67	54.31	6.76	15.12
3	212	ZURICH INS GRP	1,585,894,669	1,585,829,030	48.70	56.53	6.71	21.83
4	155	PROGRESSIVE GRP	1,458,726,991	1,487,800,284	57.06	60.01	6.17	28.00
5	12	AMERICAN INTL GRP	1,105,736,666	1,131,273,501	55.13	62.46	4.68	32.68
6	140	NATIONWIDE CORP GRP	914,354,527	930,393,116	54.89	58.97	3.87	36.55
7	150	OLD REPUBLIC GRP	731,980,622	730,576,634	58.85	64.33	3.10	39.65
8	280	AUTO OWNERS GRP	540,824,899	551,501,273	57.32	60.62	2.29	41.93
9	91	HARTFORD FIRE & CAS GRP	523,735,669	534,145,771	47.06	45.92	2.22	44.15
10	84	AMERICAN FINANCIAL GRP	471,236,973	501,433,637	57.81	65.64	1.99	46.14
11	176	STATE FARM GRP	470,448,437	480,612,435	60.22	64.51	1.99	48.13
12	796	QBE INS GRP	435,144,571	443,179,496	53.31	65.71	1.84	49.97
13	218	CNA INS GRP	432,107,351	440,344,692	47.82	50.88	1.83	51.80
14	98	WR BERKLEY CORP GRP	422,611,029	440,968,780	49.29	54.67	1.79	53.59
15	244	CINCINNATI FIN GRP	385,547,906	384,181,650	53.31	55.89	1.63	55.22
16	8	ALLSTATE INS GRP	366,707,373	374,131,923	58.95	63.51	1.55	56.77
17	677	PHILADELPHIA CONSOLIDATED HOLDING GR	340,535,419	330,134,122	49.78	54.29	1.44	58.21
18	213	ERIE INS GRP	300,129,259	300,435,603	50.11	53.95	1.27	59.48
19	626	ACE LTD GRP	297,638,375	309,329,905	47.39	53.06	1.26	60.74
20	242	SELECTIVE INS GRP	278,401,031	288,797,925	51.85	53.56	1.18	61.92
21	169	SENTRY INS GRP	261,458,928	266,771,151	71.59	79.57	1.11	63.03
22	88	THE HANOVER INS GRP	249,399,885	233,310,320	52.09	55.13	1.06	64.08
23	93	STATE NATL GRP	247,217,050	245,391,025	77.05	88.66	1.05	65.13
24	253	HARLEYSVILLE GRP	225,612,771	227,396,781	54.45	59.54	0.95	66.08
25	228	WESTFIELD GRP	221,878,784	217,412,512	55.86	60.41	0.94	67.02
		INDUSTRY TOTAL	23,637,331,802	24,047,045,917	53.06	58.22	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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